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**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

**Inventor:** ROBERT S. MARTIN

**Docket No.:** EXPO0001

**Application No.:** 09/412,042

**Group Art Unit.:** 3628

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**Date Filed:** 10/04/1999

**Examiner:** KANOF, PEDRO R

**Title:** TRADE FINANCE AUTOMATION SYSTEM

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January 29, 2004

15 Mail Stop Non Fee Amendment  
Commissioner for Patents  
P. O. Box 1450  
Alexandria, VA 22313-1450

**RESPONSE TO OFFICE ACTION**

20 Sir:

This is responsive to the Office action of 3 September 2003, for the above-identified patent application.

Applicant's previously submitted arguments with respect to claims 1-22 are moot in view of the new ground of rejection. A new set of arguments have been made as set forth in  
25 the following paragraphs with respects to the new ground of rejection.